

YES,

your approval for this no-annual-fee offer is guaranteed.

00777483 866/6/23 T1(R)
00132167083564023 018 018 1

Niall Cassidy
14 Maple Trail
Innistrain, ON M6N 4R0



Dear Niall Cassidy,

We're delighted to let you know we've guaranteed[†] your approval for a Capital One[®] MasterCard.[®] Now, all you have to do to accept is say "yes!"

It's yours, guaranteed.

With the Capital One MasterCard, you can strengthen your credit and your spending power while enjoying the benefits of a card that's accepted at more than 29 million locations worldwide. Your card is ready for you to accept.

There's no annual fee!

With this Capital One card, you won't have to pay an annual fee. And whether you're approved for a Gold or Secured MasterCard, you'll still get the same rates. If security funds are required, we'll let you know.

Get a credit limit up to \$6,000.

With the Capital One MasterCard, you can make purchases without ever having to carry large amounts of cash. **Just say "yes" and it's yours!** Visit us online at www.getmycard.ca or call us at 1-877-338-1478 to accept now.

Sincerely,

J. McNain
Vice President, Customer Products, Capital One

P.S. Our answer is already "yes" – your approval is guaranteed for a no-annual-fee MasterCard with a credit limit up to \$6,000. But hurry, this offer expires May 17, 2012.



Guaranteed approval.

Easy acceptance.

Accept today.

It's easy to apply.



Visit us at
getmycard.ca

Use these numbers
when applying:

RESERVATION NUMBER:	002 6512 0544 67809
ACCESS CODE:	123435

00255364

It's easy.

Just fill out the online form, and you're done.

It's fast.

Get a response in 30 seconds!

It's safe.

We have many safeguards in place to ensure your financial information is completely secure.

It's all about choice.

Choose from six card designs for your Capital One MasterCard.



Standard



Camping



Lighthouse



Frog



Glacier Lake



Beach

Capital One card benefits.

GOLD SECURED

MASTERCARD	<ul style="list-style-type: none"> \$0 Fraud Liability Chip & PIN Technology Master Global Services Master RoadAssist® Service 	•	•
EVERYDAY	<ul style="list-style-type: none"> Extended Warranty Price Protection Purchase Assurance 	•	
TRAVEL	<ul style="list-style-type: none"> Baggage Delay Car Rental Collision / Loss Damage Waiver MasterAssist Travel Assistance Travel Accident Insurance 	•	

More details are available in our disclosures.

Your rates and fees.

ANNUAL INTEREST RATE	23.9% effective on approval.
ANNUAL FEES	\$0.
OTHER FEES	<p>Cash advance: 1% of the advance (minimum charge of \$5, not to exceed \$10), on the date the cash advance posts to your account.</p> <p>Overlimit: \$29, on the day the overlimit transaction posts to your account and then at the end of your billing cycle for each month that your account stays overlimit.</p> <p>Standard balance transfer: 0%.</p> <p>Special balance transfer: 3% of each balance transferred, unless stated otherwise. Balance transfer fees will be applied on the posting date of the balance transfer.</p> <p>Extra copy of your monthly statement: \$3, effective within 5 business days of your request being processed.</p> <p>Transaction copy: \$2, effective within 5 business days of your request being processed.</p> <p>Dishonoured payment: \$29, on the date the returned cheque posts to the account.</p>
OTHER IMPORTANT INFORMATION	<p>*Guaranteed Terms: To qualify for Guaranteed status, you must: 1. Be at least of the age of majority in your province or territory of residence; 2. Not have an existing Capital One account, not have applied for a Capital One account within the last 45 days or had a Capital One account that was not in good standing; 3. Provide security funds, if required.</p> <p>Remember to pay your bills on time to keep your rates from going up. Check disclosures when you apply online for details.</p>

Capital One® chooses this paper because it's environmentally friendly.



RECYCLED
Paper made from
recycled material
FSC® C011825



We like to make sure you know about our latest products or services. However, we understand if you prefer not to receive any further mail from us. To remove your name from our mailing list, please visit www.capitaloneprivacy.ca for details.

Subject to credit approval.

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